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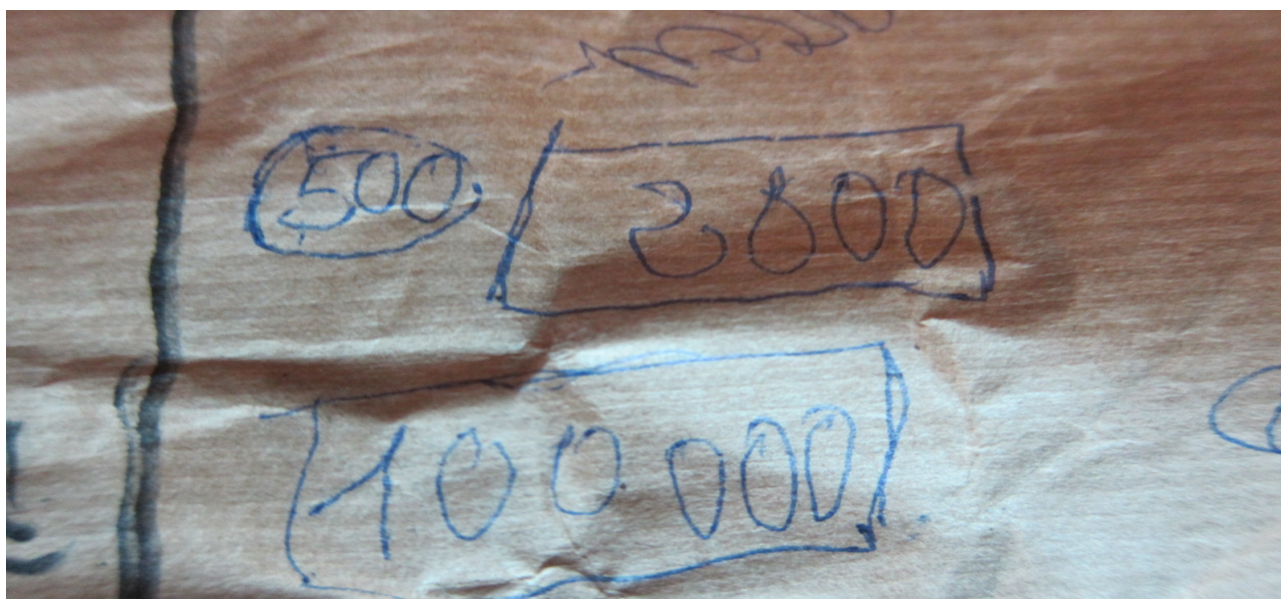
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Pilot Evaluation Report

Safe Saving – SaVa

Lomé, 2020



© Asha Amirali - Picture of money drawn by street-connected children, Lomé.

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Executive Summary

The SaVa pilot partners Ecobank, Terre des Hommes (TdH), the African Movement of Working Children and Youth (AMWCY), and the University of Bath (UoB). Its primary aim has been to offer street-connected working and migrant children access to formal digital financial services, with the goal of helping them to save money and thus avoid the violence associated with theft at night. The pilot took place in Lomé, Togo, over a 12-month period. The key question: would it work?

Assessment shows it to have been enormously successful, outstripping all of its key targets. Over 200 accounts have been opened, more than 600,000 FCFA has been deposited, and the associated reduction in violence and theft have been remarkable. Further, SaVa has operated as a gateway for additional services, with almost 1,000 children engaged by at least one intervention or activity, 54 oriented to social or health services according to their needs, and 111 removed from the streets. Perhaps most inspiring, it has given hope to some of the most disenfranchised of children.

The challenges have been considerable. Technical issues relating to the digital banking platform, internet connection and SIM cards have all been important. Operational challenges around staffing, opening times, and post-reinsertion all remain. Likewise, there are issues to resolve around partnership management, bureaucratic procedures, and, most of all, what will happen now that TdH Togo is closing its doors and a new institutional arrangement needs to be worked out.

There are many recommendations for going forward. First and foremost, stakeholders must find a way to fill the void left by TdH's departure. Former staff are incorporating as 'Child First' and TdH should do everything to support its successor, including through partnership and resource-mobilisation. Staffing arrangements should be simplified; a steady flow of paid interns is a must. Partner management and public communications should be strengthened significantly, while the resources of the state and wider Togolese child protection network have to be called upon.

Ultimately, the SaVa pilot is a proof of concept and what exists in terms of lessons learned can be refined for sharing far and wide. There are an estimated 100 million street-connected children in the world and almost none of them are connected to the rapidly expanding universe of digital banking. SaVa has pioneered a way to do this and in the process to support their protection. It is vital that its model be codified and spread to willing partners.



Background

The SaVa pilot emerged from a large-scale participatory action research study conducted in five West African cities, which found theft, especially at night, to be among the greatest fears of street-connected migrant and working children. Not only is theft traumatic and often accompanied by violence, but the fact that children are so frequently robbed means that they are effectively stuck in a poverty trap, unable to accumulate enough money to get off the streets or to go home. To compound this, even when children do attempt to save their money, they are excluded from formal financial services and forced to rely on insecure and unreliable strategies such as burying their coins overnight. As a result, money is often lost or spent quickly to avoid loss.

SaVa's primary aim has been to trial a simple fix for this market and child protection failure. Through a partnership between Ecobank, Terre des Hommes (TdH), the African Movement of Working Children and Youth (AMWCY), and the University of Bath (UoB), this trial took place over 12 months with a target group of street-connected children and youth in Lomé. It involved providing these children and youth with a safe space, financial coaching, and mobile money infrastructure to enable them to deposit their money overnight and withdraw it when they needed.

Could such a simple innovation really work? Would the children use it? What of the practical or technological challenges? Although, as an idea, SaVa promises both financial inclusion for some of the most vulnerable young people in the world and a means to reduce the threat of violence that many of them face, would it be viable? And if so, could it be a pathway for offering them more than just the basics?

The Model

The SaVa model is straightforward. It begins by asking potential beneficiaries what their problems are and what ideas they have about how to address them. This is radical, for it reverses the traditional order of things and takes a leap of trust that what will emerge will meet both beneficiary and donor needs and in ways that are not yet known. If successful, it would have major implications for how we conceive of development intervention.

Operationally, SaVa centres on the TdH *Hope Point* at the Aflao border with Ghana. *Hope Points* are safe spaces for children to come and rest, play, receive counselling or social worker orientation. This one serves the street-connected population based around Lomé beach and is staffed by a senior social worker. Acting as SaVa's Project Manager (PM), the social worker is supported on a rotating basis by four experienced AMWCY activists who do outreach work with the target children. In addition, at the start of the project, a group of child researchers were trained to gather ongoing feedback from their peers about how the project was or was not working, with the intention of using this information to iteratively refine operations.



© TdH - Pictures of the Hope Point, Lomé, and children it.

Day-to-day, the *Hope Point* operates like a ‘child bank’, with children coming to deposit and withdraw their money during opening hours. Banking is provided by Ecobank in the form of an *Xpress Point*, which is an Ecobank-approved, sub-contracted mobile money service. This bank includes a counter, smartphones for transactions, and SIM cards for each child’s individual account, which are locked in the *Hope Point* overnight. Ecobank provides the financial infrastructure for all this free of charge, while TdH acts as the legal sponsor for each child’s account.



© TdH - Pictures of young people depositing money with the AMWCY intern at the SaVa bank desk, Lomé.

The project began with ambitious goals, aiming to open 150 accounts in its first year and through these to prompt a reduction in the incidence of violence and theft. The social worker, AMWCY activists, and Ecobank staff would offer basic financial literacy training to interested children, while the *Hope Point* would continue to function as a place of refuge. Through this, it was hoped that SaVa could attract more children to the *Hope Point*, with the bank serving as an entry point for orientation towards other necessary services (such as healthcare or, for the youngest, school reinsertion).

Fundamentally, SaVa’s primary goal was to serve as a proof of concept. Would it *work*? And if so, what would that tell us about replication and scalability? The rest of this report will endeavour to answer these questions.

Research

Research into SaVa’s effectiveness began with the children who used its services. A group of child researchers were trained in basic methods such as interviews and collective drawing and were supervised by the PM to gather data using these on a bi-monthly basis. The PM regularly recorded project information relating to case management, training, awareness-raising activities, and the reasons behind children’s deposits and withdrawals. Ecobank kept transaction records and provided an overview of incomings and outgoings. Additionally, the UoB conducted a week of fieldwork at the end of the pilot’s inaugural 12 months, which involved individual interviews with children who use the bank (6), child researchers who also use the bank (2), project staff and steering committee partners (10), and child protection stakeholders, such as the *Direction Générale de la Protection des Enfants* (4). One focus group was conducted with 10 of SaVa’s child beneficiaries, alongside limited participant observation of where children live and work. Although incomplete, these data nevertheless allow for a rich picture to emerge of how SaVa worked, the limitations it faced, and the possibilities it has for growth and development. It is to these that we now turn.

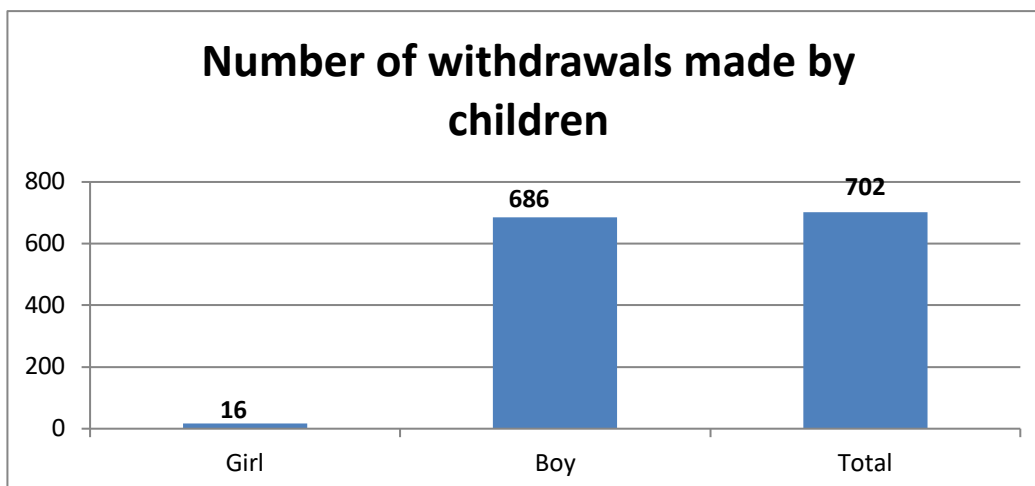
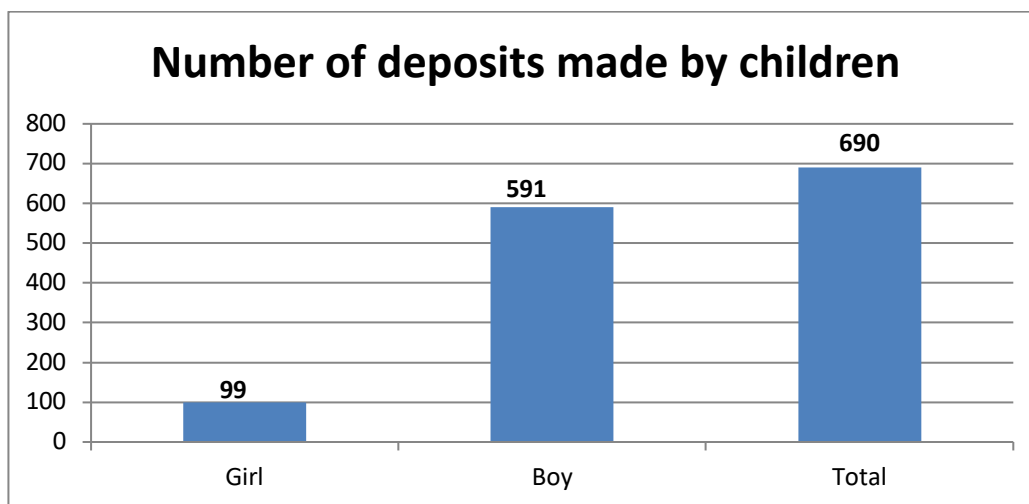
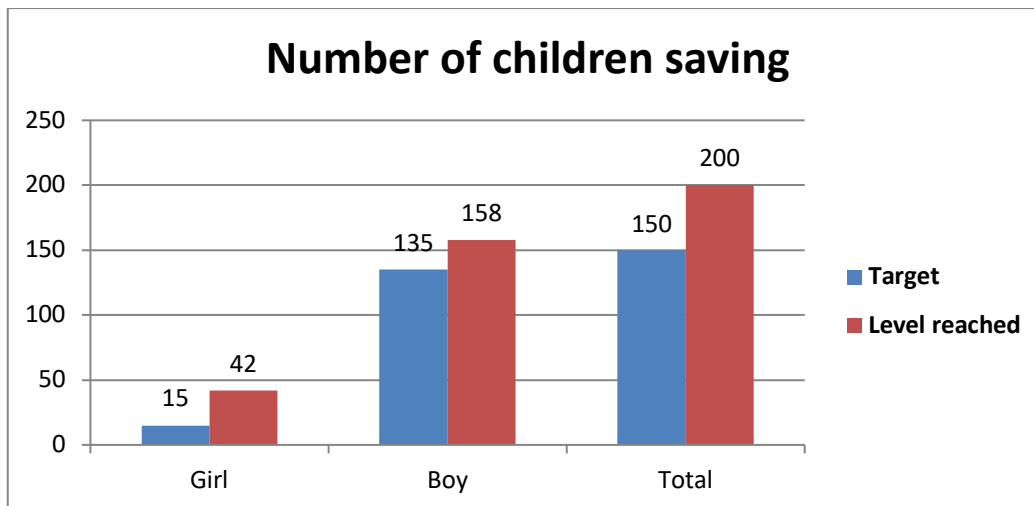
Headline Findings

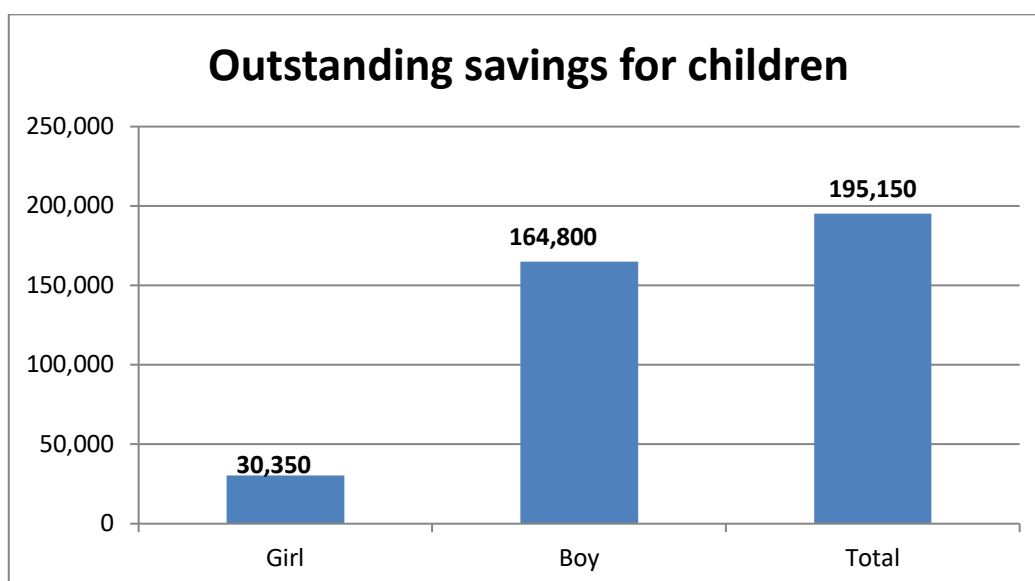
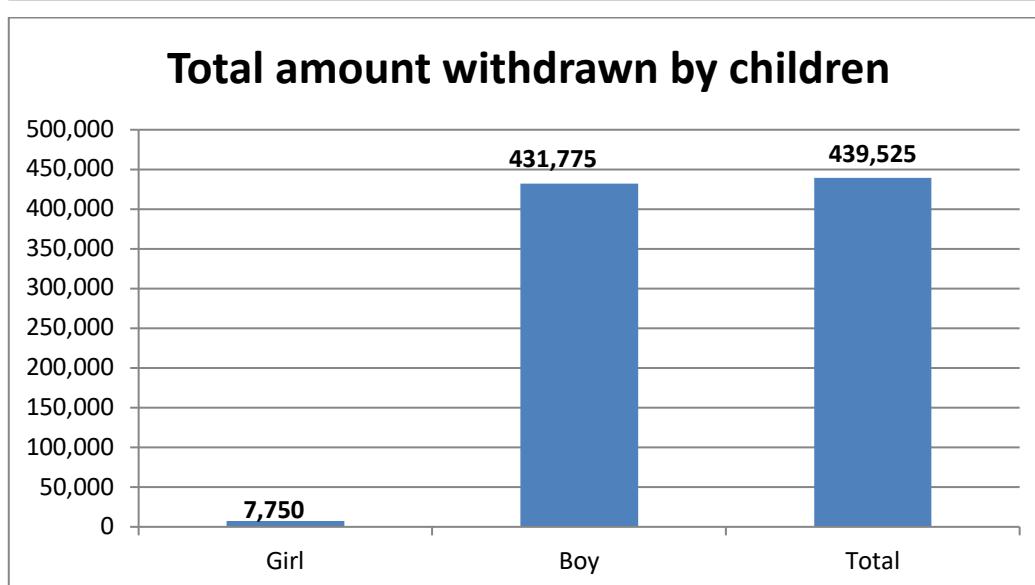
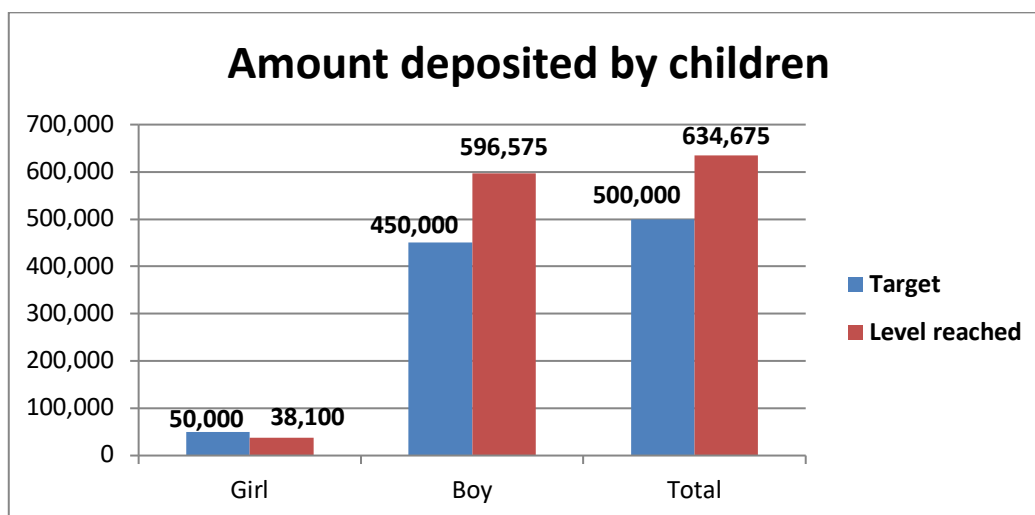
The headline findings are enormously encouraging and can be summarised as follows: SaVa worked both as an intervention and a proof of concept, despite challenges faced and with a number of important lessons to be learned. This section will look at ‘the good’ and ‘the bad’ before offering an assessment for the future.

The Good

Financial Figures

SaVa's target was to open 150 accounts in its first year, which it exceeded by more than 30% in opening 200. Total deposits surpassed 600,000 FCFA, close to 1,000 Swiss Francs, with withdrawals totalling around 440,000 FCFA. Almost 1,400 transactions took place, averaging at around 400 FCFA.





In a context where children live hand-to-mouth and none had previously used formal financial services, these figures are evidently impressive. Undoubtedly, they owe much to the efforts of the SaVa PM, AMWCY volunteers, and Ecobank staff. A huge number of awareness-raising activities were conducted to promote the idea of SaVa to street-connected youth, both in the immediate vicinity

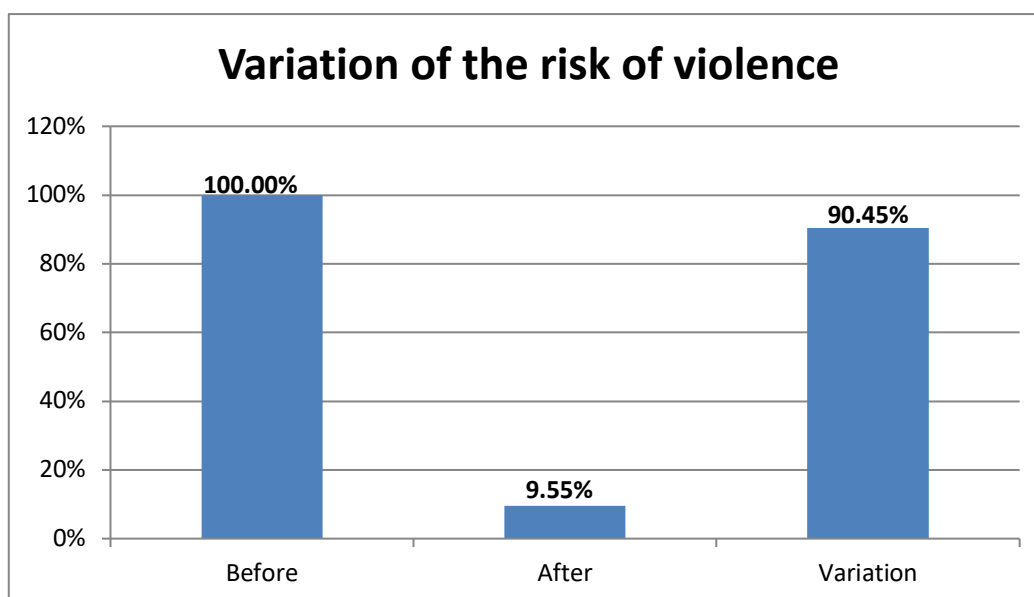
of the *Hope Point* and further afield, in targeted locations where street-connected, migrant and working youth were known to be concentrated. Football matches and music were staged to attract young people, whilst the promise of a (much-needed) free meal brought many in day-to-day. Word-of-mouth also played an important part, with children themselves passing on the message that SaVa was there for them, to help, and to help them stay safe. In this, the child researchers were especially important, often operating more as roving salespeople or outreach workers than mini-scholars.



© TdH – Music outside the Hope Point.

A Reduction in Violence

A signal achievement of the project has been the seemingly overwhelming reduction in theft and violence experienced by the children who participate in it. Fully 100% of the children involved reported experiencing some form of recent violence before to joining SaVa. By the end of the pilot and after joining SaVa, this figure was down below 10% – a staggering 90% reduction.



Furthermore, the incidence of theft seems similarly to have plummeted. During the action research project that eventually led to SaVa, the vast majority of children involved reported having been robbed at some point, often multiple times and even recently. By contrast, SaVa monitoring data show 67% of children involved in the project to be 'theft-free' over recent months. These figures are striking – what explains them?

Scientifically, it is possible that some of this is just chance. There is also variation between data points. For example, all other things being equal, if we ask a child 2 months after joining SaVa whether he has experienced violence since that time, there is a lesser chance that he will have than if we ask him after 12 months, or 24. Such nuances matter when assessing the robustness of our data.

Yet even with these caveats, the qualitative research supports the idea that violence and theft have diminished, with every one of the 18 children asked during fieldwork saying as much. The scale of the reduction does therefore appear to be genuinely striking. How has it come about? Research points to a number of factors. First is the simple fact that the children who use SaVa are less likely to have money in their pockets overnight, meaning that they represent an unattractive prospect for potential thieves. Second is that a savings account reduces the imperative for children to quickly spend what money they do have, which matters because when children burn through cash for fear of loss they end up with nothing and thus themselves resort to theft in order to be able to eat. Opening a savings account thereby lengthens their financial time horizon and makes them less likely to (have to) steal from others, including their friends. Third is the fact that so many children have been reoriented through SaVa off the streets and into more secure environments. But our fourth point is perhaps our most critical – sensitisation and the diligent on-the-ground work by the PM and AMWCY volunteers have made a huge difference. Effectively, through their repeated interventions around SaVa, social norms amongst the target community of street-connected children appear to have changed. Where once theft was a norm (children robbed from each other as much as they were robbed by unknown gangs), now it is seen as socially unacceptable. As is the case with interpersonal violence more broadly, the meticulous efforts to persuade children and those around them not to engage in such practices and the modelling of a different way of relating have had an impact.



© TdH – Anti-violence sensitisation session on the beach.

Skills Development and Hope

SaVa is therefore more than just a bank and what it offers children is more than just a place to save. In order to make saving accessible and intelligible, the SaVa team have also run a number of trainings, for example in financial literacy, numeracy, and planning. These have been complimented by sensitisation sessions around work, migration, violence and rights, all of which have contributed to the development of life skills.



Crucially, children have also been offered attentive psycho-social support that aims to give them purpose and reorient them towards the future. In this, the psychological function of saving cannot be underestimated. Because of their intense insecurity, street-connected children and young people often live in a kind of perpetual present, which at times leads them to make choices that limit their or their peers' long-term well-being (for example, via theft or drug use). Far from senseless, this psycho-social adaptation makes perfect sense in the context. Yet, through a combination of social worker coaching and the anchor to the future that is provided by a savings account, it appears to be changing. Various children reported during research having 'a sense of hope' and 'something to work for', which is a finding that merits much further study¹.

Lighting the fire of hope is a vital element in any journey of change, be that individual or collective. And for many of the most vulnerable children supported by SaVa, the very existence of the *Hope Point* is what ignites that fire. Their lives are hard, insecure and often vulnerable. What became clear during interviews and the focus group was that these children see and experience the physical space of *Hope Point* as a place of refuge. 'Here is somewhere we can come and rest, sleep, be safe', one 15-year old boy said. 'We can play, eat, hang out with our friends', added another. For children and young people who lack access to such basics, this is truly essential, especially given that many of them have experienced significant trauma on their journey to the beach and thus desperately need their trust in life rebuilt. To them, the *Hope Point* is SaVa.



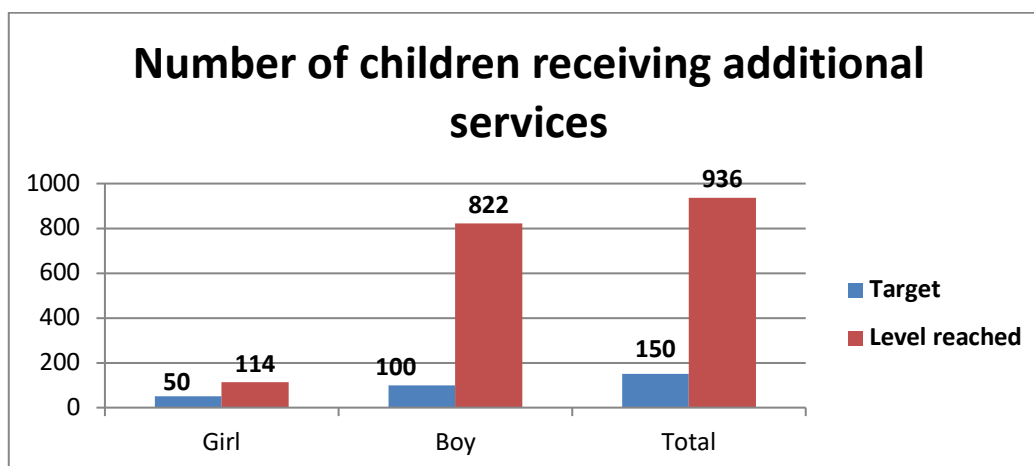
© TdH – Children drawing at the *Hope Point*.

A Gateway for Other Services

SaVa thus appears to have both inherent and instrumental value in terms of its contribution to young people. Savings are useful and so is the reduction in violence that these enable. But SaVa also represents a gateway, an entry point for the provision of support and services that go way beyond the basics. We have already looked at skills development and hope, but the evidence points to more. Dozens of children, for example, were oriented through SaVa to social or health services according to their needs (54 in total). Many benefited from interpersonal or family mediation. Some received empathy, others advice. Importantly, many of these services (alongside further basics like awareness raising or play) are available to children beyond those who save with SaVa *because* of the funding that the SaVa project provides to staff the *Hope Point*. It is even arguable that the major contribution of the pilot has been to allow for a permanence of presence in and around this space, with the numbers of children reached by complimentary activities vastly outstripping the initial target.

¹ Including with a mind to concerns about the project inadvertently advancing neoliberal subjectivities.

Indeed, as the graph below shows, nearly 1,000 children were reached by one activity or another over the pilot year.



Numerous Reinsertions

Most of the children living on the streets and beaches of Lomé are adolescents, aged 14 and upwards. Some of them have been street-connected for a while and have thus developed the street-skills and resilience necessary to get by in very challenging circumstances. Others are newer, younger, and in many respects more vulnerable. All of these children face difficulties. An important question for SaVa, therefore, was whether or not the project would enable these children to be reoriented away from the street, back to school, to their own families or foster families. The data on this question are also striking.

Target Group	Boys	Girls	Total
Children put back in school	19	0	19
Children kept in school	08	07	15
Children taken out of work and put in an apprenticeship	13	06	19
Children supported to stay in an apprenticeship	02	06	08
Children taken off the streets and reunited with their families	33	17	50
Totals	75	36	111

Fully 111 children went through situation-changing interventions. Again, this is primarily attributable to the efforts of the core SaVa team, notably the PM, and the wider protection network of which TdH has long been a central part in Togo. Although it is significant that nearly every one of the children reunited with their families opened a SaVa account, it remains the case that saving is not necessarily the end but rather a means towards even more important outcomes. Of course, those outcomes depend on the project being sufficiently resourced to hire and maintain skilled staff, and on the maintenance of an established network of protection actors (for example, many family reunifications required skilled mediation). But such requirements do not take away from the extent of this success.



© TdH – SaVa-supported school children outside the Hope Point.

Awareness Raised and the Prospects of Expansion

The final major positive to be taken from the SaVa pilot is the \ positive attention it has received in the community, in the media, and among government, business, and child protection stakeholders. The SaVa story is an attractive one and there is no doubt that this has contributed to its spread. After all, it is hard not to be drawn to a simple, intuitive, and relatively cheap response to the problems of some of the world's most disenfranchised children, especially when this brings together actors from such a variety of different sectors. Fundamentally, this is a 'good news story' especially now we know that it works. What this means of course is that SaVa is in an excellent position both to consolidate and to expand. Before that though, there are vital lessons to be learned, and for this we must reflect on its challenges.

The Bad

SaVa was first and foremost a pilot – an attempt to put into practice a well-thought-through idea and see whether this would stand up to the rigours of reality. Like any pilot, it faced issues, and much of the first year was spent in navigating unexpected (but, in principle, wholly anticipated) roadblocks and obstacles. Successfully navigating them was in many ways the point (things only ever become easy once we know how to do them), and some of the coming section will reflect on that navigation. Challenges do remain, however, and any extension or expansion of SaVa will need to work out how to address them if it is to achieve its potential. Needless to say, no individual critique is implied by these reflections.

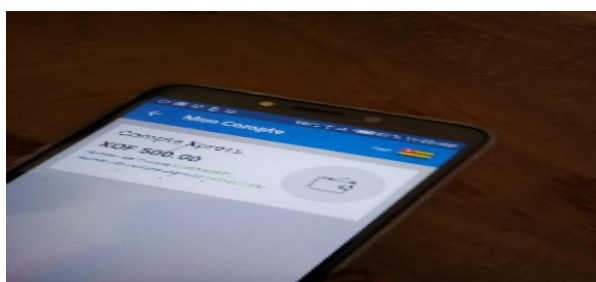
Technical Challenges

Perhaps predictably for a digital innovation, the first set of issues with which SaVa has had to deal are technical. According to the AMWCY activists who primarily staffed the *Xpress Point* banking station at the *Hope Point*, the banking app often froze or crashed, interrupting and at times even preventing transactions. This was confirmed both by TdH and Ecobank staff, as well as by interviewed children. Although Ecobank have unquestionably been responsive in always attempting to resolve these issues in a timely manner, the volatility and unreliability of the app remains an issue that could, theoretically, discourage the participation of some children.

A related challenge is the *Hope Point's* unreliable internet connection. TdH installed WIFI as part of the SaVa set-up. Largely this has worked, but as is the case more broadly across Lomé, the connection cuts in and out and sometimes fails. Again, this makes it impossible to immediately process transactions which rely on a live internet connection.

The third technical challenge was that of children's SIM cards, which are the means of access to their bank accounts. TdH bulk-purchased a number of these from Togo's major network providers at

the start of the project and kept them in the *Hope Point* ready to give to new account holders. However, as is the case with mobile networks worldwide, these SIM cards are typically pre-programmed to deactivate when not regularly topped up with credit. This can represent a major issue in a context where children have neither the resources nor the ability to regularly top them up (SIM cards remain locked in the *Hope Point* overnight for security – a point we will return to later). Although foreseen at the project's launch, no an agreement with the mobile network providers was pre-negotiated in order to permanently unlock the SIM cards bought for SaVa. In practice, this led to a number being deactivated, which created and a blockage in the smooth flow of transactions for some children. While this issue was eventually resolved through TdH talking with the mobile companies, it is vital that any future SaVa project anticipate the problem by signing an MoU with mobile providers before set-up.



© TdH – Screenshot of an account page.

Operational Challenges

The bulk of the challenges that SaVa has faced over its pilot year have been operational. Many of these have been resolved through trial-and-error, some have been resolved temporarily – i.e. through an ongoing but unsustainable working solution – while others have yet to be addressed at all. In the view of this evaluation, getting these pieces right will be critical to the next phase of the project.

The first issue relates to opening hours. Research suggests that children are unambiguously and universally positive about SaVa (not a single piece of data contradicts this assessment). However, across a large cross-section of data, ranging from interviews to the focus group to the material gathered throughout the pilot by the cadre of child researchers, bank users have regularly pointed to *Hope Point* (and thus bank) opening hours as the primary thing that they would like to change. As things stand, the *Hope Point* is open during the working-week, broadly consistently but with some day-to-day variation. The problem for potential depositors is that they often earn money from the many small activities they do to survive (for example, cleaning cars at the border or chairs in the many beachside bars) in the evenings or at weekends. This means that at critical moments – including of potential insecurity – they are unable to avail themselves of the bank's services. And predictably the consequences of this include children losing or wasting their money, as well as being demotivated to use a service that is not as responsive to their circumstances as they would like.

The dedicated actors running the *Hope Point* are of course aware of this and have both discussed it with the children and attempted to mitigate it to a certain extent. However, the issue remains and it is not easily resolved. For instance, from a staffing standpoint, it would arguably be dangerous to open the *Xpress Point* at night on the border, for the risk of theft at that time and place is not inconsiderable. Similarly, people have families and other commitments – understandably, they ask, what shall we do with those if we work in the evenings and at weekends as well as during the week?

Resolving these quandaries is certainly possible, for example through taking on new staff and developing a rota system or by securing evening deposits in the *Hope Point* overnight before cashing them safely the following morning. Yet no solution can proceed without simultaneously solving the issue of staff time and payment. Within the initial SaVa budget, a salary was foreseen for one full-time social worker whose task it would be to manage activities. In reality, however, his workload was excessive (in part for reasons that will be discussed below) and so increasingly the staffing of the

bank relied on the support of the AMWCY activists. One of these was taken on by Ecobank as a formal, paid intern, and her primary task was to staff the *Xpress Point* counter. This was an excellent opportunity and one seized gratefully. It also provided some consistency of presence. The other AMWCY youth offered support as volunteers in exchange for food and transport costs alongside formal work experience. Evidently, through their collective dedication, a great deal was achieved. But the arrangement is unsustainable. For one thing, Ecobank's internships last for only six months, meaning at the very least that a system will need to be developed to create a regular through-flow of new young people if these are to be a pillar of the project. For another, as research has made clear, the financial incentive offered to the AMWCY remains insufficient to fully motivate them, which in part explains the variance in their day-to-day presence. Third, the social worker initially budgeted by the project was and is overburdened, which partially explains the reliance on those whose labour is not fully remunerated. In conclusion – and with no blame attached to anyone – SaVa will need to work out a staffing and funding arrangement which ensures both that the bank is open consistently when children need it to be *and* that those who staff it are well paid.

In all this, of course, funding is essential. And the limitations of SaVa's pilot funding also affected the development, management and oversight of the project's complimentary activities. For example, although many of the children engaged by SaVa have experienced significant trauma in their lives, SaVa was unable to employ a professional psychotherapist to support them in processing their experiences. Relatedly, as part of the suite of interventions designed to ease them away from the street, SaVa encouraged children to develop 'life projects' articulating what they would like to become and how they might achieve this. Yet where these were not simply cosmetic (for example, a number involved playing football for Barcelona!), for the most part the project's lack of resources means that their chances of success remain extremely limited. This raises major questions about effectiveness (and indeed about ethics) – what happens to young people who become motivated to leave the streets in order to learn carpentry but who will never have the chance to become a carpenter because neither they nor the project can offer them the financial support necessary to access an internship?

Similar questions must be raised around reinsertion. While it is undeniably impressive that SaVa led so many children off the streets and back home, SaVa staff are only able to consistently monitor the small handful that the project supports financially to remain in school or an apprenticeship. What of the others? Given the wealth of recent research showing the home to be one of the major sites of violence against children, there is no guarantee that children who have been returned home will either stay there or enjoy doing so. Likewise, for those who do stay with their families, questions remain over what happens to the money they have deposited in their SaVa account. Some, we know, take that money with them, but others do not. Will they ever be able to? And if not, then what? Asking these questions is not intended as critique. Far from it – they simply reflect the fact that SaVa, like all social work, suffers from resource-limitations which are attributable to the fact that resources are distributed in our world according to principles other than human need. But these questions matter and answers will need to be found.

Beyond financial constraints, there are also certain procedural issues that have posed a challenge to SaVa's effectiveness. These centre around established TdH practices, which at times can be slow, burdensome and an obstacle to the initiative and dynamism of staff on the ground. Simple examples will suffice to illustrate this point. The first relates to finances. TdH rules state that project expenditure is only permitted on items accompanied by a standardised receipt, with any money staff spend on the spot claimable only with this documentation. Yet the vast majority of the Togolese economy is informal, and standardised receipts are not used. This makes it difficult, therefore, for staff to do basic things such as buy hungry children a cheap, roadside meal. And that limits the exercise of autonomy and situated judgement among those most familiar with what is happening on the ground. Second, the procedure that staff have to go through to receive authorisation for larger expenditures or activities is laborious and time-consuming. Interviews and participant observation confirm this to be a source of major frustration and, ultimately, blockage – it is not coincidental that a sizeable percentage of the SaVa budget rather shockingly remained unspent at the end of the pilot period, meaning that planned activities never took place. Third, a disproportionate amount of TdH staff time

appears to be taken up with paperwork, ranging from the intricate recording of every activity and every presence at that activity, to the subsequent typing up of each of these pieces of paper. Naturally, donor reporting requirements are such that staff need to keep tabs on what they have done and with how many people. But, from the perspective of this evaluation, major questions need to be asked when responding to such requirements can take multiple hours a day. Surely these resources would be better served engaging children?

Terre des hommes
Ecobank

FICHE DE COLLECTE DE DONNÉES DU PROJET SaVa
ANIMATION AU POINT ESPoir

TYPE D'ACTIVITES: Animation (activités psychosociales)

Date de l'activité: 02/05/19 Durée: 01h30min

Lieu du déroulement: Point Espoir Africa

Thème(s) développé(s): Activité Psychosociale (Jeux de football pour pouvoir détecter de nouveaux enfants à la plage)

Résumé de l'activité: Rassemblement des enfants du Point Espoir amnésiques de la plage.
- le but des activités par les exercices sportifs
- le jeu proprement dit à la poste échange sur le Projet SaVa et l'épargne x Press Ecobank

STATISTIQUES	
Nombre de nouvelle filles participantes	—
Nombre de nouveaux garçons participats	—
Total des filles participantes	—
Total des garçons participants	36
Nombre total de participants	36

Animateur(s): _____ Faits marquants: _____

© TdH – A stack of SaVa Activity Reports.

A final operational issue is somewhat of a conundrum: in order to keep SIM cards safe and to prevent them from being lost or stolen, TdH staff keep them locked overnight in the *Hope Point*. This decision makes sense from the perspective of child protection and from a financial perspective – it is expensive and administratively burdensome to keep replacing lost SIM cards linked to children's accounts. However, that decision also limits children's autonomy, the fostering of which is a key goal of the project. Should children not be free to move with their SIM cards? How do we handle things if they choose to migrate? These questions require further thought.

Partner Coordination

SaVa is a partnership between different stakeholders from different sectors. This is one of its great strengths and a key element of its attraction to interested observers. Cross-sectoral collaboration has brought a good deal to the project, ranging from resources to expertise and connections. And all stakeholders have taken seriously their commitment to working together. However, collaboration has not always been easy or effective, and a number of missteps have led to the erosion of trust and the missing of important opportunities for growth and development. These missed opportunities include further funds, useful network connections, and influential avenues for supportive publicity, to name only a few.

Fundamentally, there is no blame to apportion here. Although there are individual things that all stakeholders could have done differently, what is at issue is communication and coordination, and the vital need for SaVa to have a dedicated team member whose job is partnership management. At the outset of the project, that role was filled by an individual from TdH Headquarters, but when TdH underwent restructuring her position disappeared and she was never replaced. This is a major issue for the project going forward, and unless it is addressed SaVa risks going the way of many

other cross-sectoral collaborations, with partners eventually parting ways. It cannot be overemphasised how important it is to fix this.



© TdH – SaVa launch at Ecobank.

‘The Crisis’

No assessment of the ‘good’ and ‘bad’ of SaVa’s pilot year can be complete without reference to the structural crisis that TdH underwent in 2019. Indeed, much of the foregoing discussion, especially in relation to the operational and partner coordination challenges, comes directly back to it. In 2019, TdH faced an institutional emergency of historic proportions, uncovering a huge budget shortfall (since attributed to an accounting oversight) which necessitated urgent and painful restructuring of the organisation’s operations worldwide. In human terms, this meant dozens of job losses and, in the end, the unanticipated closure of both the Innovation Fund that funded the SaVa pilot and the TdH Togo office that has been hosting it. These were tragic losses and in the middle of them, the SaVa team lost a great deal: the inter-institutional point person who smoothed partner relations; TdH Togo staff responsible for M&E and communications; promised follow-on funding for Years 2 and 3 of the project. Inevitably, the impacts of all this have been vast. The fact that the PM has been so overworked and that certain of the planned activities never took place are direct results of it; administrative blockages can be traced to it; the fraying of partner relations is due to it; as is the fact that many operational challenges remain unresolved. Dealing with its fallout will be the primary task going forward.

Overall Assessment

By any measure, SaVa has been a roaring success. In simple terms, it has wildly outstripped all of its targets – at times by huge margins. Its basic goals of reducing violence and promoting physical and financial security amongst street-connected working and migrant children have all been met. And without a doubt, we do now have a proof of concept – the good idea on paper does work in practice, even better than anticipated; and with some refinement it could be scaled and exported, potentially very far and very wide. Yet SaVa has also faced considerable challenges and presently is far from the finished article. Technical and operational issues continue to limit its effectiveness; financial and staffing constraints mean that urgent work remains undone. Beyond this, there are serious issues to address in relation to partnership management. All this, of course, can be ironed out – and if it is then SaVa will go from strength to strength. However, before we get to that point, the vital collective task ahead is to develop an institutional structure to fill the void that TdH Togo’s impending closure will create. This is absolutely imperative, for without it SaVa will cease to exist in Lomé and much of the good that has been built will be lost. In the words of one senior civil servant, ‘That cannot be allowed to happen’. Because, as a 16 year-old girl put it: ‘SaVa is too important. What will we do if it isn’t here?’



Recommendations for Going Forward

The final section of this report will address recommendations for going forward. Many of these are already implicit from the foregoing discussion; others require further fleshing out and relate to how we might deal with immediate issues. This section will look at what should change on the ground and in terms of the project's management structure, before concluding with a series of concrete suggested next steps.

Management Structure

- After TdH, who? The *sine qua non* for taking SaVa forward is establishing which agency will fill the void opened by TdH Togo's departure. Former TdH staff are incorporating as 'Child First' and the logical option is for this entity to inherit both the day-to-day management of the SaVa project and much of the TdH infrastructure for making it work. If this happens, it is vital that partnership agreements be signed by Child First and all the existing SaVa partners. It is also essential that TdH remain actively engaged in project management, for example through fundraising, sponsorship and networking. However, should it be impossible for Child First to fill the gap, SaVa and TdH Togo's assets should be transferred to a capable and willing partner.

- Partner coordination. Assuming that an institutional vehicle exists for taking SaVa forward, perhaps the most vital next step is to improve partner coordination and communication. So many excellent opportunities were missed in the pilot year for strengthening and growing the project, and so much needless miscommunication took place. This cannot be allowed to continue. It is therefore essential that SaVa appoint a staff member whose dedicated task is relationship management and coordination between the partners. This staff member should have skill and experience at managing connections across sectors and should be empowered to seize opportunities for fundraising and promotion, each of which will undoubtedly be forthcoming given the size, connectedness and commitment of Ecobank and TdH. The role should be full-time and cannot be combined with running the *Hope Point* on the ground. The staff person would ensure that clear MoUs exist (and are signed) between all partners, that all partners are aware of their commitments and responsibilities, and that everyone is regularly updated on what is happening. In many ways, this role could become the most important in the entire project.

- Procedural reform. Day-to-day management of SaVa could be streamlined considerably by moving on from some of the procedural requirements that have hitherto held sway. Simple examples include those relating to the use of standardised receipts and slow processes of expenditure authorisation. SaVa exists close to the ground and its effectiveness will depend in large part on empowering those who work closest to the ground to use their judgement and exercise it with autonomy. Of course, accountability is essential and it will also be important to be able to demonstrate results. But the requirements of accountability and reporting cannot be allowed to stifle practical action in the ways that they have to date. Simple changes in reporting – for example, short monthly overviews rather than a detailed typing up of every single activity – will make a difference. Moving away from paper entirely and to note-taking on tablets or via dictation software may also change things.

- Public communications. SaVa has done reasonably well at raising awareness of what it is doing and has generated a fair degree of positive publicity. But given the scale of its pilot year successes, and the fact that it is undeniably an attractive good news story, far more can be done. It is important, therefore, that more energy go into spreading the word and raising positive attention to SaVa's achievements. Some of this work could be managed by the partnership manager; other pieces by a dedicated communications specialist. What is certain though is that however the task be approached, doing it well and widely will be important for growing SaVa beyond Lomé and Togo.

- The embedding of (action) research. One of the reasons why SaVa has been so successful is that it is evidence-based. Another is that it has aimed, from the outset, both to understand children's needs and to respond to them in ways that are both participatory and collaborative. As SaVa goes forward and potentially grows, it is essential that it retain these core characteristics. At both a management and on-the-ground level, the project must be responsive to the evidence of what does

and does not work, and it must allow itself to evolve in response to (and with guidance from) the needs of the children it seeks to serve. In practice, this means embedding a culture of participatory action research within its operations, continuing to train and listen to child researchers, and working with children to develop solutions and novel actions. In addition, SaVa should expand its academic partnerships, whether those be with the UoB or other academic institutions. A steady flow of Masters students, for example, could be used to monitor SaVa operations, while a PhD would be ideal for exploring in real depth the causal pathways around change.

- Documentation and expansion. Our final recommendation here relates to expansion. SaVa's essential purpose in Year 1 was to serve as a proof of concept. It has achieved this. We know that it works, we know that it is a simple and yet extremely effective child protection intervention, and that it is win-win, for children, for civil society, and for business. More than this, we know that the conditions that necessitated a SaVa-type intervention are replicated in countless locations around the world. Approximately 100 million children live street-connected lives and many of these suffer violence and theft. Thousands of organisations attempt to help them and yet, to our knowledge, none attempt to do so via the rapidly-expanding market for digital banking. In principle, therefore, the conditions are ripe for a potentially explosive expansion of the SaVa model. This expansion could take place in a number of ways. The first and most obvious is through the existing partners. TdH is a global child protection organisation with offices in dozens of countries. Ecobank is Africa's most important bank and covers the length and breadth of the continent. These two institutions could collaborate to set up further SaVa branches across Africa, working with the AMWCY where possible and other local agencies where not. Beyond this, TdH and Ecobank could look to build further partnerships, for example with sister banks and child protection institutions that could themselves collaborate to build their own versions of SaVa, ideally with the guidance and stewardship of the initial team.

In this, it will be important to recall that SaVa is fundamentally a project of *service*, and thus to avoid the trap of proprietary thinking. Our primary goal is to help children and young people in need, so we should approach the SaVa model in open source fashion. In order to support the kinds of diffusion characteristic of open source innovations, it is imperative that the core SaVa team create a *How To* document that sets out some of the history and approach to SaVa, the key steps that need to be taken, pitfalls to be avoided, and possibilities for action. This document could draw on the present evaluation, on existing SaVa tools, and on the experience and reflection of those who have worked on SaVa throughout its many challenges. It should then be shared freely. However, the free sharing of the SaVa template need not mean that the SaVa team benefit only from the satisfaction of knowing that they have done their job well and that other children will be helped. Because SaVa could (and indeed should) establish a consulting arm whose role is precisely to support other organisations in establishing new branches or versions of the project. This could provide an important source of revenue to support the original SaVa as it continues to grow.

On the Ground

Assuming that an institutional, management, and financial arrangement can be worked out that enables SaVa to continue and grow, the following are a series of actions that the SaVa team could take to improve operations on the ground. Necessarily, this list is incomplete, and it is vital that stakeholders come together to work out solutions that really are workable for everyone.

- Opening hours. Presently, SaVa's opening hours do not fully meet children's needs, meaning that important opportunities for engaging children and protecting them through saving are being missed. This is unfortunate and it undermines SaVa's claim to be fully child-led and participatory. One option for addressing this would be to engage more staff (or interns and volunteers) and together to establish a rota that sees the *Hope Point* and *Xpress Point* open for longer periods and at the weekend. Of course, evening security will still pose a challenge and that is not easily resolved. One option would be to hire a security guard for the evening; another to hold discussions with the local police station and the managers of the taxi rank on whose land the *Hope Point* sits. Whatever the eventual outcome, it is worth investing time in the attempt to find a solution.



- Resolve the SIM card conundrum. As mentioned above, children's SIM cards presently remain locked in the *Hope Point* overnight for security. If SaVa is able to extend its opening hours to the evening and weekends, this should not be terribly problematic. But if it is not, then questions must be asked about whether children should be able to keep hold of their SIM cards outside of SaVa opening hours so as to be able to deposit with other *Xpress Point* providers in the locality. Of course, for this to be possible, a number of actions will be required. First, children will need to be further sensitised to the importance of keeping their SIM cards safe. Second, SaVa staff will need to be confident that children holding their SIM cards will not increase the risk they face of theft. Third, an MoU will need to be signed with the SIM card providers to guarantee a supply of cheap replacements in the event that children do lose them. Fourth, a network of trusted local *Xpress Points* will need to be built, where children are able to deposit in safety.

Beyond this, SaVa would do well to put in place a plan of action around children's mobility. Young people who choose to move on from Lomé should receive the sensitisation and information that TdH and the AMWCY often provide to support those about to depart, and in addition they should be empowered to take their SIM cards and thus their accounts with them. Ideally, in the future, a network of *Hope Point-Xpress Point* locations will exist, which can serve as points of reference for mobile young people in the region.

- Staffing and remuneration. Currently SaVa is thriving in its day-to-day activities due to the immense dedication of the PM and AMWCY activists, as well as thanks to the resources that Ecobank has made available in the form of paid internships. However, the present arrangement is unsustainable. People are working beyond their capacities, without sufficient remuneration, and largely because they truly believe in the project and want it to work. This is to their credit but it will not be viable in the long-term. For sustainability, therefore, SaVa will need to clearly delineate each team member's role, ensure that no team member is overworked, and make sure that all are suitably remunerated. Practically-speaking, there are numerous ways to achieve this, all largely dependent on funding and organisation. For example, should resources allow, SaVa could hire more social workers to divide responsibilities. Alternatively, SaVa could continue with a single social worker and support his time with that of AMWCY activists and others who work defined hours as interns. If it goes this route, it is essential that all interns receive a proper contract, with set hours and appropriate levels of remuneration. This is the case with the Ecobank internship and it should be replicated. Indeed, one option for the next phase would be to have a larger number of Ecobank interns working at the *Hope Point*, or at roving locations around the city, and for there to be a permanent arrangement in place whereby Ecobank funds a set number of internships every year. This kind of arrangement would enable SaVa's customer base to grow much more rapidly than it has done to date. Alternatively (or additionally), SaVa could sign partnership agreements with the university (and, in particular, university departments concerned with social work or with banking and administration), as well as with foreign universities or NGOs. Likewise, the partnership with the AMWCY could be extended.

- Additional services. The additional services that SaVa provides to its users have been shown to be important and it is essential that this provision continues to be a part of the project going forward. In its first year, SaVa was able to use the Togolese child protection network to reorient children in need and garner support where required. Continuing in this vein may require the signing of formal partnerships with fellow protection entities, including the state or interested allies such as Hålsa International. Should funding allow, three further elements should be added to what SaVa does. First, counselling for children in need – many have experienced great trauma and professional psychological support would be useful for them. Second, more structured and complete post-reinsertion monitoring, to ensure that children who are reoriented away from the streets and to their or other families continue to be well-treated. Third, if possible, SaVa should find ways to support children materially with the life projects they develop. There are many creative ways that this can be done and Ecobank in particular will be vital to it. For example, by setting up a crowdfunding account and asking employees to donate; making connections with businesses or wealthy individuals willing to do likewise; setting up partnerships with businesses and business associations to take on or sponsor individual children. With the right approach and solid collaboration here, the possibilities are enormous.

Concrete Immediate Next Steps

Concretely, there are a number of next steps that SaVa partners should take to consolidate the lessons of the pilot and attempt to build a structure for taking those forward. First is for Child First to be incorporated and for TdH to do all possible to set Child First off on a good footing. Second is to host a workshop to share the results of this pilot with all interested stakeholders *and* call for input and commitment from them to take the project on (including, of course, through funding). Third, assuming that resources are forthcoming, the core SaVa partners should host a planning meeting, facilitated by an expert, external facilitator, to put in place robust agreements for future collaboration, delineating individual and shared responsibilities, and brainstorming how to resolve some of the issues discussed above. External facilitation is essential here because so much is invested in the project by so many that impartial guidance will be required to effectively navigate conversations and help steer them towards solutions. Fourth, the lessons learned from the pilot should be consolidated into a *How To* document that can be shared with potential partners, donors, and allies, in order to spread the SaVa model to other places where it is needed. Active communications support will be useful, including sharing results in the media, and UoB communications specialists can be drawn upon for that. No doubt other concrete ideas will emerge from the project's partners, and all will be welcome.

Conclusion

SaVa began as an idea that seemed too good to be true. Research with street-connected children showed that many were experiencing violent theft at night and thus that giving them somewhere to safely save might also end up protecting them. The children thought that doing so would be wonderful. But surely an idea this simple must have a catch – if it were that obvious, wouldn't it have been tried already, especially in the age of digital innovation? And wouldn't that have shown it to be impossible? Remarkably the answer was no, and so the SaVa pilot set out to establish whether or not this simple idea would work in practice and if so, whether it could be replicated. Overwhelmingly the data answer these questions with a 'yes'. SaVa has worked, children have taken to it, they are experiencing a reduction in theft and violence, the project does serve as a gateway for other services, and the potential in the cross-sectoral collaboration that has made it all possible is evidently enormous. From here, it remains to be seen whether what has been learned can be capitalised on. Challenges exist and certain of these are existential. But given the potential for growth, and in light of the real, tangible benefit that SaVa brings to the children who use it, it is vital that every effort be made to continue and consolidate what has been gained and to build for the future.



© TdH – SaVa users outside the Hope Point.